



LOCAL HELP FOR PEOPLE WITH MEDICARE

ASK SHIP

YOUR MONTHLY MEDICARE Q&A

Q. Like most, I am concerned about COVID-19. I want to be prepared, just in case. What does Medicare cover for testing and treatment of COVID-19?

A: Medicare will cover COVID-19 related needs. Here is a general list of what Medicare will cover.

- Medicare covers the lab tests for COVID-19. You pay no out-of-pocket costs.
- Medicare will cover all medically necessary hospitalizations. This includes if you're diagnosed with COVID-19 and might otherwise have been discharged from the hospital after an inpatient stay, but instead you need to stay in the hospital under quarantine.
- At this time, there's no vaccine for COVID-19. However, if one becomes available, it will be covered by all Medicare Prescription Drug Plans (Part D).
- If you have a Medicare Advantage Plan, you have access to these same benefits. Medicare allows these plans to waive cost-

sharing for COVID-19 lab tests. Many plans offer additional telehealth benefits beyond the ones described below. Check with your plan about your coverage and costs.

Medicare will cover Telehealth and related services. Medicare has temporarily expanded its coverage of telehealth services to respond to the current Public Health Emergency. These services expand the current telehealth covered services, to help you have access from more places (including your home), with a wider range of communication tools (including smartphones), to interact with a range of providers (such as doctors, nurse practitioners, clinical psychologists, and licensed clinical social worker).

During this time, you will be able to receive a specific set of services through telehealth including evaluation and management visits (common office visits), mental health counseling and preventive health screenings without a copayment if you have

Original Medicare. This will help ensure you are able to visit with your doctor from your home, without having to go to a doctor's office or hospital, which puts you and others at risk of exposure to COVID-19.

Be aware that scammers may use the coronavirus national emergency to take advantage of people while they're distracted. As always, guard your Medicare card like a credit card, check Medicare claims summary forms for errors, and if someone calls asking for your Medicare Number, hang up!

If you or someone you know has questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov. You can also find us on Facebook and Twitter.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.